

UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF ILLINOIS
EASTERN DIVISION

In re: §
§
Cresencio Altamirano § Case No. 14-46214
§
Debtor §

**CHAPTER 7 TRUSTEE'S FINAL ACCOUNT AND DISTRIBUTION
REPORT CERTIFICATION THAT THE ESTATE HAS BEEN FULLY
ADMINISTERED AND APPLICATION TO BE DISCHARGED (TDR)**

Zane L. Zielinski, Trustee, chapter 7 trustee, submits this Final Account, Certification that the Estate has been Fully Administered and Application to be Discharged.

1) All funds on hand have been distributed in accordance with the Trustee's Final Report and, if applicable, any order of the Court modifying the Final Report. The case is fully administered and all assets and funds which have come under the trustee's control in this case have been properly accounted for as provided by law. The trustee hereby requests to be discharged from further duties as a trustee.

2) A summary of assets abandoned, assets exempt, total distributions to claimants, claims discharged without payment, and expenses of administration is provided below:

Assets Abandoned: 5,215.00

(Without deducting any secured claims)

Assets Exempt: 35,375.00

Total Distributions to Claimants: 5,516.93

Claims Discharged

Without Payment: 126,005.90

Total Expenses of Administration: 1,983.07

3) Total gross receipts of \$ 7,500.00 (see **Exhibit 1**), minus funds paid to the debtor and third parties of \$0.00 (see **Exhibit 2**), yielded net receipts of \$ 7,500.00 from the liquidation of the property of the estate, which was distributed as follows:

	CLAIMS SCHEDULED	CLAIMS ASSERTED	CLAIMS ALLOWED	CLAIMS PAID
SECURED CLAIMS (from Exhibit 3)	\$ 5,581.00	\$ 0.00	\$ 0.00	\$ 0.00
PRIORITY CLAIMS: CHAPTER 7 ADMIN. FEES AND CHARGES (from Exhibit 4)	NA	1,983.07	1,983.07	1,983.07
PRIOR CHAPTER ADMIN. FEES AND CHARGES (from Exhibit 5)	NA	NA	NA	NA
PRIORITY UNSECURED CLAIMS (from Exhibit 6)	NA	NA	NA	NA
GENERAL UNSECURED CLAIMS (from Exhibit 7)	125,212.00	109,285.83	109,285.83	5,516.93
TOTAL DISBURSEMENTS	\$ 130,793.00	\$ 111,268.90	\$ 111,268.90	\$ 7,500.00

4) This case was originally filed under chapter 7 on 12/31/2014 . The case was pending for 26 months.

5) All estate bank statements, deposit slips, and canceled checks have been submitted to the United States Trustee.

6) An individual estate property record and report showing the final accounting of the assets of the estate is attached as **Exhibit 8**. The cash receipts and disbursements records for each estate bank account, showing the final accounting of the receipts and disbursements of estate funds is attached as **Exhibit 9**.

Pursuant to Fed R Bank P 5009, I hereby certify, under penalty of perjury, that the foregoing report is true and correct.

Dated: 02/20/2017 By:/s/Zane L. Zielinski, Trustee
Trustee

STATEMENT: This Uniform Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.

EXHIBITS TO
FINAL ACCOUNT

EXHIBIT 1 – GROSS RECEIPTS

DESCRIPTION	UNIFORM TRAN. CODE ¹	\$ AMOUNT RECEIVED
4205 Foli St. Plano, Il 60545	1110-000	7,500.00
TOTAL GROSS RECEIPTS		\$ 7,500.00

¹The Uniform Transaction Code is an accounting code assigned by the trustee for statistical reporting purposes.

EXHIBIT 2 – FUNDS PAID TO DEBTOR & THIRD PARTIES

PAYEE	DESCRIPTION	UNIFORM TRAN. CODE	\$ AMOUNT PAID
NA		NA	NA
TOTAL FUNDS PAID TO DEBTOR & THIRD PARTIES			\$ NA

EXHIBIT 3 – SECURED CLAIMS

CLAIM NO.	CLAIMANT	UNIFORM TRAN. CODE	CLAIMS SCHEDULED (from Form 6D)	CLAIMS ASSERTED	CLAIMS ALLOWED	CLAIMS PAID
	Fifth Third Bank 5050 Kingsley Dr Cincinnati, OH					
45227			5,581.00	NA	NA	0.00
TOTAL SECURED CLAIMS			\$ 5,581.00	\$ 0.00	\$ 0.00	\$ 0.00

EXHIBIT 4 – CHAPTER 7 ADMINISTRATIVE FEES and CHARGES

PAYEE	UNIFORM TRAN. CODE	CLAIMS SCHEDULED	CLAIMS ASSERTED	CLAIMS ALLOWED	CLAIMS PAID
Zane L. Zielinski, Trustee	2100-000	NA	1,500.00	1,500.00	1,500.00
Zane L. Zielinski, Trustee	2200-000	NA	14.95	14.95	14.95
Associated Bank	2600-000	NA	75.48	75.48	75.48
The Bank of New York Mellon	2600-000	NA	42.64	42.64	42.64
Adam wolverton	3711-000	NA	350.00	350.00	350.00
TOTAL CHAPTER 7 ADMIN. FEES AND CHARGES		\$ NA	\$ 1,983.07	\$ 1,983.07	\$ 1,983.07

EXHIBIT 5 – PRIOR CHAPTER ADMINISTRATIVE FEES and CHARGES

PAYEE	UNIFORM TRAN. CODE	CLAIMS SCHEDULED	CLAIMS ASSERTED	CLAIMS ALLOWED	CLAIMS PAID
NA	NA	NA	NA	NA	NA
TOTAL PRIOR CHAPTER ADMIN. FEES AND CHARGES		\$ NA	\$ NA	\$ NA	\$ NA

EXHIBIT 6 – PRIORITY UNSECURED CLAIMS

CLAIM NO.	CLAIMANT	UNIFORM TRAN. CODE	CLAIMS SCHEDULED (from Form 6E)	CLAIMS ASSERTED (from Proofs of Claim)	CLAIMS ALLOWED	CLAIMS PAID
NA	NA	NA	NA	NA	NA	NA
TOTAL PRIORITY UNSECURED CLAIMS			\$ NA	\$ NA	\$ NA	\$ NA

EXHIBIT 7 – GENERAL UNSECURED CLAIMS

CLAIM NO.	CLAIMANT	UNIFORM TRAN. CODE	CLAIMS SCHEDULED (from Form 6F)	CLAIMS ASSERTED (from Proofs of Claim)	CLAIMS ALLOWED	CLAIMS PAID
	Chase Po Box 15298 Wilmington, DE 19850		8,141.00	NA	NA	0.00
	Chase Po Box 15298 Wilmington, DE 19850		3,474.00	NA	NA	0.00
	Fifth Third Bank 5050 Kingsley Dr Cincinnati, OH 45227		5,041.00	NA	NA	0.00
1	Synchrony Bank	7100-000	807.00	1,401.00	1,401.00	1,401.00
2	Synchrony Bank	7100-000	1,418.00	1,553.83	1,553.83	1,553.83
3	Fifth Third Bank	7200-000	106,331.00	106,331.00	106,331.00	2,562.10
TOTAL GENERAL UNSECURED CLAIMS			\$ 125,212.00	\$ 109,285.83	\$ 109,285.83	\$ 5,516.93

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Document FORM 1
INDIVIDUAL ESTATE PROPERTY RECORD AND REPORT
ASSET CASES

Exhibit 8

Case No: 14-46214 BWB Judge: Bruce W. Black Trustee Name: Zane L. Zielinski, Trustee
 Case Name: Cresencio Altamirano Date Filed (f) or Converted (c): 12/31/2014 (f)
 For Period Ending: 02/21/2017 341(a) Meeting Date: 01/26/2015
 Claims Bar Date: 05/07/2015

1	2	3	4	5	6
Asset Description (Scheduled and Unscheduled (u) Property)	Petition/ Unscheduled Values	Est Net Value (Value Determined by Trustee, Less Liens, Exemptions, and Other Costs)	Property Formally Abandoned OA=554(a)	Sale/Funds Received by the Estate	Asset Fully Administered (FA)/ Gross Value of Remaining Assets
1. 4205 Foli St. Plano, IL 60545	80,000.00	7,500.00		7,500.00	FA
2. Checking, savings or other financial accounts	360.00	0.00		0.00	FA
3. Household goods and furnishings, including audio, video, and	375.00	0.00		0.00	FA
4. Books, pictures and other art objects, antiques, stamp, coin	70.00	0.00		0.00	FA
5. Wearing Apparel	975.00	0.00		0.00	FA
6. Furs and Jewelry	250.00	0.00		0.00	FA
7. Term Life Insurance	0.00	0.00		0.00	FA
8. 401(k) retirement plan	13,000.00	0.00		0.00	FA
9. 2014 Income Tax Refund	3,300.00	0.00		0.00	FA
10. 2001 Audi A4 Quattro	1,711.00	0.00		0.00	FA
11. 2008 Nissan Sentra	5,549.00	0.00		0.00	FA
INT. Void (u)	0.00	N/A		0.00	FA

			Gross Value of Remaining Assets
TOTALS (Excluding Unknown Values)	\$105,590.00	\$7,500.00	\$7,500.00
			\$0.00
			(Total Dollar Amount in Column 6)

Major activities affecting case closing which are not reflected above, and matters pending, date of hearing or sale, and other action:

The Trustee has filed an objection to a secured claim.

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RE PROP # 1 -- Real Estate Located At 4205 Foli St. Plano, IL 60545 Document Page 7 of 11

RE PROP # 2 -- Checking Account With Fifth Third Bank

RE PROP # 3 -- Miscellaneous Used Household Goods And Furnishings

RE PROP # 4 -- Books, pictures and CD's

RE PROP # 5 -- Wearing apparel

RE PROP # 6 -- Miscellaneous Costume Jewelry

RE PROP # 7 -- Term Life Insurance policy through employer - (No cash surrender value)

RE PROP # 8 -- 401(k) / Retirement plan through employer - 100% exempt.

RE PROP # 9 -- Estimated 2014 Tax Refund Of \$3300.00

RE PROP # 10 -- Automobile - 2001 Audi A4 Quattro - 141,000 miles - Paid in Full - Full Coverage Auto Insurance

RE PROP # 11 -- Automobile - 2008 Nissan Sentra - 67,500 miles - Current/Reaffirm - Full Coverage Auto Insurance

Initial Projected Date of Final Report (TFR): 12/01/2015

Current Projected Date of Final Report (TFR): 03/31/2017

Exhibit 8

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FORM 2
ESTATE CASH RECEIPTS AND DISBURSEMENTS RECORD

Case No: 14-46214

Case Name: Cresencio Altamirano

Trustee Name: Zane L. Zielinski, Trustee

Exhibit 9

Bank Name: Associated Bank

Account Number/CD#: XXXXXX4313

Checking

Taxpayer ID No: XX-XXX1827

Blanket Bond (per case limit): \$5,000,000.00

For Period Ending: 02/21/2017

Separate Bond (if applicable):

1	2	3	4	5	6	7
Transaction Date	Check or Reference	Paid To / Received From	Description of Transaction	Uniform Tran. Code	Deposits (\$)	Disbursements (\$)
07/14/15		Transfer from Acct # xxxxxx5000	Transfer of Funds	9999-000	\$7,457.36	\$7,457.36
08/07/15		Associated Bank	Bank Service Fee under 11 U.S.C. § 330(a)(1)(B), 503(b) (1), and 507(a)(2)	2600-000		\$10.00
09/08/15		Associated Bank	Bank Service Fee under 11 U.S.C. § 330(a)(1)(B), 503(b) (1), and 507(a)(2)	2600-000		\$11.07
10/07/15		Associated Bank	Bank Service Fee under 11 U.S.C. § 330(a)(1)(B), 503(b) (1), and 507(a)(2)	2600-000		\$10.70
11/06/15		Associated Bank	Bank Service Fee under 11 U.S.C. § 330(a)(1)(B), 503(b) (1), and 507(a)(2)	2600-000		\$11.04
12/07/15		Associated Bank	Bank Service Fee under 11 U.S.C. § 330(a)(1)(B), 503(b) (1), and 507(a)(2)	2600-000		\$10.67
01/08/16		Associated Bank	Bank Service Fee under 11 U.S.C. § 330(a)(1)(B), 503(b) (1), and 507(a)(2)	2600-000		\$11.01
02/05/16		Associated Bank	Bank Service Fee under 11 U.S.C. § 330(a)(1)(B), 503(b) (1), and 507(a)(2)	2600-000		\$10.99
02/20/16	5001	Adam Wolverton Berkshire Hathaway 2301 N. Clark Street Suite 202 Chicago, Illinois 60614	Administrative Fee fee for appraising Real estate	3711-000		\$350.00
12/23/16	5002	Trustee Zane L. Zielinski 6336 N. Cicero Avenue Suite 201 Chicago, Illinois 60646	Distribution			\$1,514.95
		Trustee Zane L. Zielinski	Final distribution representing a payment of 100.00 % per court order.	(\$1,500.00)	2100-000	\$5,516.93
		Trustee Zane L. Zielinski	Final distribution representing a payment of 100.00 % per court order.	(\$14.95)	2200-000	

Page Subtotals:

\$7,457.36

\$1,940.43

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FORM 2
ESTATE CASH RECEIPTS AND DISBURSEMENTS RECORD

Case No: 14-46214

Case Name: Cresencio Altamirano

Taxpayer ID No: XX-XXX1827

For Period Ending: 02/21/2017

Trustee Name: Zane L. Zielinski, Trustee

Bank Name: Associated Bank

Account Number/CD#: XXXXXX4313

Checking

Blanket Bond (per case limit): \$5,000,000.00

Separate Bond (if applicable):

Exhibit 9

1	2	3	4	5	6	7	
Transaction Date	Check or Reference	Paid To / Received From	Description of Transaction	Uniform Tran. Code	Deposits (\$)	Disbursements (\$)	Account/CD Balance (\$)
12/23/16	5003	Synchrony Bank C/O Recovery Management Systems Corp 25 Se 2Nd Ave Suite 1120 Miami Fl 33131-1605	Distribution			\$2,954.83	\$2,562.10
		Synchrony Bank	Final distribution to claim 1 representing a payment of 100.00 % per court order.	(\$1,401.00) 7100-000			
		Synchrony Bank	Final distribution to claim 2 representing a payment of 100.00 % per court order.	(\$1,553.83) 7100-000			
12/23/16	5004	Fifth Third Bank Po Box 9013 Addison, Tx 75001	Final distribution to claim 3 representing a payment of 2.41 % per court order.	7200-000		\$2,562.10	\$0.00

COLUMN TOTALS	\$7,457.36	\$7,457.36
Less: Bank Transfers/CD's	\$7,457.36	\$0.00
Subtotal	\$0.00	\$7,457.36
Less: Payments to Debtors	\$0.00	\$0.00
Net	\$0.00	\$7,457.36

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FORM 2
ESTATE CASH DOCUMENTS AND DISBURSEMENTS RECORD

Case No: 14-46214

Case Name: Cresencio Altamirano

Taxpayer ID No: XX-XXX1827

For Period Ending: 02/21/2017

Trustee Name: Zane L. Zielinski, Trustee

Bank Name: The Bank of New York Mellon

Account Number/CD#: XXXXXX5000

Checking

Blanket Bond (per case limit): \$5,000,000.00

Separate Bond (if applicable):

Exhibit 9

1	2	3	4	5	6	7	
Transaction Date	Check or Reference	Paid To / Received From	Description of Transaction	Uniform Tran. Code	Deposits (\$)	Disbursements (\$)	Account/CD Balance (\$)
03/16/15	1	Cresencio Altamirano BMO harris Bank	Payment for Real Estate	1110-000	\$7,500.00		\$7,500.00
04/07/15		The Bank of New York Mellon	Bank Service Fee under 11 U.S.C. § 330(a)(1)(B), 503(b) (1), and 507(a)(2)	2600-000		\$10.00	\$7,490.00
05/07/15		The Bank of New York Mellon	Bank Service Fee under 11 U.S.C. § 330(a)(1)(B), 503(b) (1), and 507(a)(2)	2600-000		\$10.78	\$7,479.22
06/05/15		The Bank of New York Mellon	Bank Service Fee under 11 U.S.C. § 330(a)(1)(B), 503(b) (1), and 507(a)(2)	2600-000		\$11.12	\$7,468.10
07/07/15		The Bank of New York Mellon	Bank Service Fee under 11 U.S.C. § 330(a)(1)(B), 503(b) (1), and 507(a)(2)	2600-000		\$10.74	\$7,457.36
07/14/15		Transfer to Acct # xxxxxx4313	Transfer of Funds	9999-000		\$7,457.36	\$0.00

COLUMN TOTALS	\$7,500.00	\$7,500.00
Less: Bank Transfers/CD's	\$0.00	\$7,457.36
Subtotal	\$7,500.00	\$42.64
Less: Payments to Debtors	\$0.00	\$0.00
Net	\$7,500.00	\$42.64

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Exhibit 9

TOTAL OF ALL ACCOUNTS		NET	ACCOUNT	
		NET DEPOSITS	DISBURSEMENTS	BALANCE
XXXXXX4313 - Checking		\$0.00	\$7,457.36	\$0.00
XXXXXX5000 - Checking		\$7,500.00	\$42.64	\$0.00
		\$7,500.00	\$7,500.00	\$0.00
		(Excludes account transfers)	(Excludes payments to debtors)	Total Funds on Hand
Total Allocation Receipts:	\$0.00			
Total Net Deposits:	\$7,500.00			
<u>Total Gross Receipts:</u>	<u>\$7,500.00</u>			